

**Information to identify the case:**

Debtor 1	Karen D. Hill		Social Security number or ITIN xxx-xx-4133
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____
			EIN _____
United States Bankruptcy Court District of New Jersey			
Case number: 18-14783-ABA			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Karen D. Hill

6/11/25

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Karen D. Hill  
Debtor

Case No. 18-14783-ABA  
Chapter 13

District/off: 0312-1  
Date Rcvd: Jun 11, 2025

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	Karen D. Hill, 2102 E Oak Rd, Unit A5, Vineland, NJ 08361-2579
cr	Bay Atlantic Federal Credit Union, McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610
cr	+ SJFCU, 1615 Hurffville Road, PO Box 5530, Deptford, NJ 08096-0530
517382316	Corner Property Management, 11 Cleveland Pl, Springfield, NJ 07081-1507
517772391	+ King's Crossing Condominium Association, Inc., c/o Mattison Raymond Group, Inc., PO BOX 314, Waterford Works, NJ 08089-0314
517382319	Kings Crossing Condo Association, Corner Property Management, PO Box 63608, Phoenix, AZ 85082-3608
517382323	+ Raymour & Flanigan, 7272 Morgan Road, Liverpool, NY 13090-4535
517766728	South Jersey Gas, PO Box 6000, Hammonton, NJ 08037-6000
517382330	++ TEMPOE LLC DBA WHY NOT LEASE IT, ATTN BOB HOLWADEL, 720 EAST PETE ROSE WAY SUITE 400, CINCINNATI OH 45202-3576 address filed with court; Why Not Lease It, 1750 Elm St Ste 1200, Manchester, NH 03104-2907
517382326	+ The Landis Sewerage Authority, 1776 S Mill Rd, Vineland, NJ 08360-6200
517382327	Tidewater Finance Co./Home Depot, PO Box 17308, Baltimore, MD 21297-1308
517382328	Vineland MUA, PO Box 1508, Vineland, NJ 08362-1508

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 11 2025 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 11 2025 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: courts@firstrarvestcu.com	Jun 11 2025 20:39:00	First Harvest Credit Union, 1615 Hurffville Road, PO Box 5530, Deptford, NJ 08096-0530
517382313	Email/Text: lrichard@bayatlanticfcu.org	Jun 11 2025 20:40:00	Bay Atlantic Federal Credit Union, 560 Crystal Ave, Vineland, NJ 08360-2843
517382314	EDI: CAPITALONE.COM	Jun 12 2025 00:26:00	Boscov's, PO Box 71106, Charlotte, NC 28272-1106
517382315	+ EDI: COMCASTCBLCENT	Jun 12 2025 00:26:00	Comcast, 676 Island Pond Rd, Manchester, NH 03109-4840
517382317	Email/PDF: creditonebknotifications@resurgent.com	Jun 11 2025 20:47:54	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
517529843	+ EDI: IRS.COM	Jun 12 2025 00:26:00	Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
517543224	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jun 11 2025 20:39:00	Finance of America, LLC, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
517382318	EDI: AMINFOFP.COM	Jun 12 2025 00:26:00	First Premier Bank, PO Box 5529, Sioux Falls, SD

District/off: 0312-1

User: admin

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Date Rcvd: Jun 11, 2025

Form ID: 3180W

Total Noticed: 39

57117-5529			
517532781	Email/PDF: resurgentbknotifications@resurgent.com	Jun 11 2025 20:49:13	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517382320	Email/Text: LC-Bankruptcy-RF@loancare.net	Jun 11 2025 20:39:00	Loancare, PO Box 8068, Virginia Beach, VA 23450-8068
517787683	+ EDI: AISMIDFIRST	Jun 12 2025 00:26:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
517787682	+ EDI: AISMIDFIRST	Jun 12 2025 00:26:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
517431870	EDI: AGFINANCE.COM	Jun 12 2025 00:26:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
517382321	EDI: AGFINANCE.COM	Jun 12 2025 00:26:00	One Main, PO Box 742536, Cincinnati, OH 45274-2536
517682731	EDI: PRA.COM	Jun 12 2025 00:26:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517682732	EDI: PRA.COM	Jun 12 2025 00:26:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517382322	EDI: WFNNB.COM	Jun 12 2025 00:26:00	Pier One Imports/Comentiy, PO Box 659617, San Antonio, TX 78265-9617
517524026	+ EDI: JEFFERSONCAP.COM	Jun 12 2025 00:26:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517476373	EDI: Q3G.COM	Jun 12 2025 00:26:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517382324	Email/Text: courts@southjerseyfcu.com	Jun 11 2025 20:40:00	South Jersey Federal Credit Union, PO Box 5530, Deptford, NJ 08096-0530
517382325	+ Email/Text: bankruptcynotice@sjindustries.com	Jun 11 2025 20:39:00	South Jersey Gas, PO Box 577, Hammonton, NJ 08037-0577
517383966	^ MEBN	Jun 11 2025 20:33:44	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517513131	+ EDI: CBSTD	Jun 12 2025 00:26:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
520429330	^ MEBN	Jun 11 2025 20:32:26	TEMPOE, LLC, DBA: Why Not Lease It, 7755 Montgomery Rd., Suite 500, Cincinnati OH 45236-4325
517382329	EDI: SYNC	Jun 12 2025 00:26:00	Walmart/Synchrony Bank, PO Box 965023, Orlando, FL 32896-5023

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517642591	*+	IRS, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 13, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2025 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor Finance of America LLC NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Andrew B Finberg	on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John F Newman	on behalf of Creditor SJFCU courts@firstrarvestcu.com
Jonathan H. Katz	on behalf of Creditor King's Crossing Condominium Association Inc. jkatz@beckerlawyers.com
Kevin Gordon McDonald	on behalf of Creditor MIDFIRST BANK kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com
Melissa S DiCerbo	on behalf of Creditor Finance of America LLC nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Michael R. DuPont	on behalf of Creditor Bay Atlantic Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com
Robert J. Malloy	on behalf of Creditor First Harvest Credit Union ecf@robmalloylaw.com
Tamika Nicole Wyche	on behalf of Debtor Karen D. Hill daviddanielslaw@gmail.com 16022@notices.nextchapterbk.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13